

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

BRYANT K LUDLOW  
PRISCILLA L LUDLOW  
Debtor(s)

Case No. 10-01293

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/14/2010.
- 2) The plan was confirmed on 05/17/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/17/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/20/2011, 09/20/2011, 09/20/2011, 09/20/2011, 09/20/2011, 09/20/2011, 09/20/2011, 10/17/2012, 10/17/2012, 10/17/2012, 10/17/2012, 10/17/2012, 10/17/2012.
- 5) The case was completed on 05/13/2015.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,149.00.
- 10) Amount of unsecured claims discharged without payment: \$143,912.33.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$44,551.83
Less amount refunded to debtor	\$11,851.00

**NET RECEIPTS:** **\$32,700.83**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,805.60
Other	\$36.50

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,342.10**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIR FORCE FEDERAL CREDIT UNION	Secured	12,841.00	12,939.83	12,841.00	12,841.00	363.05
AIR FORCE FEDERAL CREDIT UNION	Unsecured	1.00	0.00	98.83	98.83	0.00
ASSET ACCEPTANCE LLC	Unsecured	NA	811.46	811.46	811.46	0.00
BAC HOME LOANS	Secured	270,000.00	248,292.96	NA	0.00	0.00
BAC HOME LOANS	Unsecured	23,958.00	NA	NA	0.00	0.00
BAC HOME LOANS	Secured	0.00	45,965.21	NA	0.00	0.00
BAC HOME LOANS SERVICING LP	Secured	NA	0.00	0.00	0.00	0.00
BAC HOME LOANS SERVICING LP	Unsecured	73,151.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING LP	Secured	73,151.00	0.00	0.00	0.00	0.00
BRANDI FARR	Priority	0.00	NA	NA	0.00	0.00
CITY OF BLUE ISLAND	Unsecured	250.00	250.00	250.00	250.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	500.00	1,688.55	1,615.93	1,615.93	0.00
ECMC	Unsecured	NA	22,103.33	22,103.33	0.00	0.00
GREENTREE & ASSOC	Unsecured	388.00	388.61	388.61	388.61	0.00
IL DEPT OF HUMAN SERVICES	Priority	0.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF HUMAN SERVICE	Unsecured	6,700.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,483.30	1,483.30	1,483.30	0.00
INTERNAL REVENUE SERVICE	Priority	7,000.00	6,673.96	9,266.57	9,266.57	0.00
MOMA FUNDING LLC	Unsecured	NA	239.98	239.98	239.98	0.00
US DEPT OF EDUCATION	Unsecured	18,000.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,841.00	\$12,841.00	\$363.05
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,841.00</b>	<b>\$12,841.00</b>	<b>\$363.05</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,266.57	\$9,266.57	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$9,266.57</b>	<b>\$9,266.57</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,991.44</b>	<b>\$4,888.11</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$5,342.10</u>	
Disbursements to Creditors	<u>\$27,358.73</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$32,700.83</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/26/2015

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.